

1 December 2021

Mr Nicholas Johnson
PO Box 1200
MITTAGONG NSW 2575

FirstChoice Employer Super
Account number: 0650 0827 7115

Your rollover has been completed

Dear Mr Johnson

We enclose the following information for your records:

- A statement confirming the details of your rollover
- A rollover advice statement which was also sent to your nominated fund(s)
- A full withdrawal statement

Insurance Cover

If you had insurance cover through your FirstChoice Employer Super account, it has now ended. Therefore, you may wish to consider other insurance options.

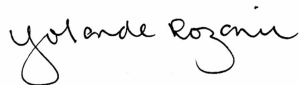
Have you left your employer?

When your employer notifies us that you no longer work for them and they have made their final contribution for you, we will close your account. If we receive any additional contributions, we will write to you and let you know.

Need more information?

Thank you for investing with us, we hope we have helped you move towards your retirement goals. If you would like to discuss this, please contact your financial adviser or call us on 1300 654 666 Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely



Yolande Rozanic
General Manager Customer Operations

WITHDRAWAL CONFIRMATION
Colonial First State FirstChoice Employer Super

Mr Nicholas Johnson

Account number: 0650 0827 7115

Withdrawal summary

Date of withdrawal	29 November 2021
Gross withdrawal amount	\$340,417.65
Net withdrawal amount	\$340,417.65

Investment option details

Investment option	Units withdrawn	Unit price \$	Refund amount \$	Withdrawal amount \$
FirstChoice Lifestage 1970-74	169,877.5635	2.0039	\$0.00	\$340,417.65
Total withdrawal amount				\$340,417.65

Tax details

The tax components of your withdrawal were:

Tax free	\$205.06
Taxable	\$340,212.59
Total	\$340,417.65

Preservation details

Preservation details determine when you can access your funds. Your investment balance of \$340,417.65 was made up of:

A preserved amount that you can generally only access when you reach retirement age	\$340,417.65
A restricted non-preserved amount that you can generally access if you have left your employer	\$0.00
An unrestricted non-preserved amount that you can access at any time - although there may be tax implications to be aware of.	\$0.00

Non-lapsing death benefit nomination

Your nomination details shown below confirm who you would like to receive your investment in the event of your death.

Person nominated	Date of birth (of nominee)	Relationship	Percentage of benefit (%)
Michelle Kathleen Cashman	30 April 1982	Spouse	50.00%
Phoebe Penelope Johnson	6 June 2001	Child	25.00%
Abbey Kate Johnson	17 May 2003	Child	25.00%

Please note this nomination remains valid unless you revoke it or make a new written nomination by completing a new Non-Lapsing Death Benefit Nomination Form. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances.

Tax File Number Supplied

Rollover Benefit Statement

Individual's copy

t0001297h-0573577-0000111

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

Span Super Fund
Po Box 1200
Mittagong Nsw 2575
AUSTRALIA

Unique Superannuation Identifier (USI):

Member client identifier:

SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town: State/territory: Postcode:

Country if other than Australia:

Date of birth: Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

 β Element taxed in the fund, and

 β Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

SECTION F: DECLARATION

I declare that the information contained in the statement is true and correct.

Name:

Signature of authorised person:

Date:

Rollover Benefit Statement

Roll-over fund copy

t0001297h-0573577-0000111

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

Span Super Fund
Po Box 1200
Mittagong Nsw 2575
AUSTRALIA

Unique Superannuation Identifier (USI):

Member client identifier:

SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town: State/territory: Postcode:

Country if other than Australia:

Date of birth: Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

 β Element taxed in the fund, and

 β Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

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Telephone no:

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I declare that the information contained in the statement is true and correct.

Name:

Signature of authorised person:

Date:

FirstChoice Employer Super - Summary Report

Your details

~~1300220322102201203~~

Mr Nicholas Johnson
PO Box 1200
MITTAGONG NSW 2575

Statement period	1 July 2021 to 29 November 2021
Account number	065 008277115
Account name	Nicholas Johnson
Email address	nick.johnson@pickles.com.au
Plan name	The Pickles Group Super Plan
Investor TFN held	Yes

Your account balance

Your opening account balance as at: 30 June 2021
Your closing account balance as at: 29 November 2021

\$331,646.03

\$0.00

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Account value				0.00	100.0

Your non-lapsing death benefit nomination

Name	Date of birth	Relationship	Percentage of benefit
Michelle Kathleen Cashman	30 April 1982	Spouse	50.00%
Phoebe Penelope Johnson	6 June 2001	Child	25.00%
Abbey Kate Johnson	17 May 2003	Child	25.00%

To revoke a nomination or make a new nomination you will need to complete a Non-Lapsing Death Benefit Nomination Form. Please note this nomination remains in force unless you revoke or make a new nomination in writing by completing a new Non-Lapsing Death Benefit Nomination Form. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances. Your benefit will be paid to the person(s) nominated above provided they are the legal personal representative and/or a dependant. To obtain a form please visit www.cfs.com.au, or call Employer Services on 1300 654 666.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

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: www.cfs.com.au

FirstChoice Employer Super - Detailed Report

065 008277115

Your additional personal details

Sex	Male
Date of birth	19 June 1974
Name of your employer	The Pickles Group
Date you joined your employer	10 February 2004
Date you joined FirstChoice	16 March 2004
Eligible service date	1 January 2002
Salary	\$230,000.00
Category of membership	Staff
Occupation group	Professional

Your account summary

Opening balance at 30 June 2021	\$331,646.03
Your investments	
Contributions and rollovers	
Superannuation guarantee/award	\$2,673.55
Your withdrawals	
Withdrawals	\$-340,417.65
Government taxes	
Contribution taxes	\$-401.03
Insurance premiums	\$-1,149.33
Change in investment value	\$7,648.43
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 29 November 2021	\$0.00

Long term performance of your options

This table shows how the investment option(s) you are invested in have performed over time.

Your actual returns may be different to the returns shown below as your returns depend on when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.

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Long term performance of your options continued...

Returns as at	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
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Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at www.cfs.com.au and click on 'Performance & Prices'.

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

Your benefit components

Components

Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
Total benefit	\$0.00

* Your preserved benefit generally cannot be accessed until you reach preservation age.

Your account transactions

We are required to show the Gross and Tax amounts for all fees and transactions on your account. Please note your account balance is generally only impacted by the amount shown in the 'Net' column. To find out more visit www.cfs.com.au/statementinfo

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
5 Jul 2021	FirstChoice Lifestage 1970-74	Insurance premium	-271.78	40.77	-231.01
21 Jul 2021	FirstChoice Lifestage 1970-74	Superannuation guarantee	673.55	-101.03	572.52
4 Aug 2021	FirstChoice Lifestage 1970-74	Insurance premium	-271.11	40.67	-230.44
20 Aug 2021	FirstChoice Lifestage 1970-74	Superannuation guarantee	2,000.00	-300.00	1,700.00
3 Sep 2021	FirstChoice Lifestage 1970-74	Insurance premium	-270.43	40.56	-229.87

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FirstChoice Employer Super - Detailed Report

065 008277115

Your account transactions continued...

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
6 Oct 2021	FirstChoice Lifestage 1970-74	Insurance premium	-269.76	40.46	-229.30
3 Nov 2021	FirstChoice Lifestage 1970-74	Insurance premium	-269.07	40.36	-228.71
29 Nov 2021	FirstChoice Lifestage 1970-74	Rollover withdrawal	-340,417.65	0.00	-340,417.65

Fees and costs summary

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

\$1,149.33

	Before Tax (Gross)	Tax	After Tax (Net)
Insurance premium	\$1,352.15	\$202.82	\$1,149.33
Total	\$1,352.15	\$202.82	\$1,149.33

Fees and costs deducted from your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$1,267.48

	Before Tax (Gross)	Tax	After Tax (Net)
Administration fees and costs	\$432.04	\$64.81	\$367.23
Buy/sell spread	\$349.41	\$0.00	\$349.41
Investment fees and costs	\$648.05	\$97.21	\$550.84
Total	\$1,429.50	\$162.02	\$1,267.48

Total fees and costs you paid

This approximate amount includes all the fees and costs that affected your investment during the period. The **\$2,416.81** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$2,781.65**, less a Tax benefit of **\$364.84**.

\$2,416.81

Need more information?

If you want to know more about fees and costs, please refer to your Product Disclosure Statement (PDS) or visit www.cfs.com.au/superfees

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Additional explanation of fees and costs

Fee cap on low balances

From 1 July 2019, if your account balance is below \$6,000 you will not pay more than 3% of your account balance in administration fees, investment fees and indirect costs per financial year. We will assess whether you have paid more than 3% in fees at 30 June each year, or when you cease to hold a product, and any excess will be refunded to you.

Tax benefits

Tax benefits received by the fund for deductible fees, insurance premiums or costs are passed on to you through either reduced costs or reduction in the net income derived on your investment. These tax benefits are reflected in the 'After Tax (Net)' amounts shown in this statement. To find out more visit www.cfs.com.au/statementhub

Investor information

Transfer to Eligible Rollover Fund (ERF)

The ERF selected by us is Colonial SuperTrace. If you leave your employer and your account balance is below \$1500 then your benefit may be transferred to this ERF and you will cease to be a member of FirstChoice Employer Super. The contact details are: Fund Administrator, Colonial SuperTrace Eligible Rollover Fund, Locked Bag 5429 Parramatta NSW 2124.

Freecall: 1300 788 750

Product dashboard

To view the latest product dashboard for the Lifestage options, visit www.cfs.com.au under Forms and Tools.

WE'RE HERE TO HELP

If you've got any questions about this statement, your account or just want to provide some feedback, contact us by:

- (13 13 36 Monday to Friday,
8am to 7pm Sydney time
- * contactus@cfs.com.au
- + Colonial First State, Reply Paid 27,
SYDNEY NSW 2001

WHAT TO DO IF YOU HAVE A COMPLAINT

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix it. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction as quickly as possible. There are maximum timeframes in which a final response must be provided to you, depending upon the type of complaint. For superannuation/pension complaints, we must provide a final response within 45 days, and for general investment product related complaints within 30 days. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

- Phone: 13 13 36
- Email: contactus@cfs.com.au
- Website: Submit a feedback form (www.cfs.com.au/feedback)
- Mail: CFS Complaints Resolution
Reply Paid 27
SYDNEY NSW 2000

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Investor information continued...

External dispute resolution

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

How returns are calculated

Returns are calculated on an annualised basis using exit price to exit price with distributions reinvested. For the FirstRate options, returns are calculated on a cumulative daily simple interest accrual method basis. Generally, returns are compounded monthly for FirstRate Saver and for the relevant interest payment frequency and term deposit period for FirstRate Term Deposit options. The daily interest accrual is based on the interest rate effective for each day of the period. All returns are net of management costs, transaction costs and for superannuation products net of tax payable by the trustee, but excluding contribution surcharge, excess contributions tax or individual taxes paid by the investor and all other fees and rebates.

Receive your communications via email

Nominate to receive your communications from us by email and not only are you helping the environment, you'll also receive your statements and market updates sooner.

Become a paper-free investor today at www.cfs.com.au/paperfree. Alternatively phone us on 1300 654 666.